



Current Prime Rate is 5.50% effective 01/01/2019

as published in the Wall Street Journal

Fixed Rate Home Equity & Bridge Loans* (Up to 80% loan to value)		
Term In Months (Up To)	Annual Percentage Rate (As Low As)	Estimated Monthly Payments Per \$1,000 Borrowed**
60	4.99%	\$18.87
120	5.49%	\$10.85
180	6.24%	\$8.57

Fixed Rate Home Equity* (Up to 80.01% to 90% loan to value)		
Term In Months (Up To)	Annual Percentage Rate (As Low As)	Estimated Monthly Payments Per \$1,000 Borrowed**
60	5.99%	\$19.33
120	6.49%	\$11.35

Home Equity Advantage* (Up to 80.01% to 90% loan to value) <i>HE Advantage will allow up to \$15,000 for Condominiums.</i>		
Term In Months	Annual Percentage Rate (As Low As)	Estimated Monthly Payments Per \$1,000 Borrowed**
121 to 180	7.24%	\$9.12

Home Equity Advantage* (Up to 90.01% to 100% loan to value) <i>HE Advantage will allow up to \$15,000 for Condominiums.</i>		
Term In Months (Up To)	Annual Percentage Rate (As Low As)	Estimated Monthly Payments Per \$1,000 Borrowed**
60	6.49%	\$19.56
120	7.24%	\$11.73
180	7.49%	\$9.26

Home Improvement Loan*

Loans over \$15,000 or greater than 60 months fall under the Home Improvement Advantage program.

Loan Amount (Up To)	Term In Month (Up To)	Annual Percentage Rate (As Low As)	Estimated Monthly Payments Per \$1,000 Borrowed**
\$25,000*	60	7.74%	\$20.15
	84	8.74%	\$15.96
	120	9.24%	\$12.80
	180	9.74%	\$10.59

Simply Easy Refi

First Mortgage Refi Only - \$199 closing cost - Maximum LTV 80% No Cash Out - Maximum LTV 70%

Term In Months (Up To)	Annual Percentage Rate (As Low As)	Estimated Monthly Payments Per \$1,000 Borrowed**
84	4.74%	\$14.01
180	5.00%	\$7.91

Variable Rate Home Equity Line of Credit (HELOC)*

No closing costs on advances of \$10,000 or greater.

Available Up To
90% LTV

Call For Rates

Rates starting as low as Prime Rate - .25%
with a Maximum APR which will not exceed 18.00% and rate floor of 3.25%

Call us concerning any applicable home equity fees or closing costs.

Any HELOC rate changes will occur on the first of each month.

These Plans Will Have A Variable Rate Feature.

The Annual Percentage Rate (corresponding to the periodic rate) can change as a result.

EQUAL HOUSING LENDER

*Certain restrictions apply

**Estimated monthly payment reflects minimum available APR and maximum available term.

Apply online and save \$40 in processing costs on all consumer loans. Contact us for more details.